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Help seniors prepare for emergencies

Question: Weather forecasters are predicting a very active hurricane season this year. What steps should seniors need to take to be ready for hurricanes, tornados or other emergencies?

Answer: Just like everyone else, the primary thing seniors and their loved ones need to do to prepare for an emergency situation such as a hurricane evacuation is plan. We hear it all the time – maybe so often that the message can get overlooked – but advance planning can make all the difference in the world for an older person's level of comfort and security during a disaster situation.

We know from terrible past experiences that seniors can be especially vulnerable when disasters strike. It's estimated that two-thirds of the people who perished in Hurricane Katrina were over the age of 65. Since Katrina, federal agencies like the departments of Homeland Defense and Health and Human Services have been keenly attuned to the special needs of seniors during a disaster.

For instance, just recently HHS sent an official notice to companies that administer Medicare Advantage health insurance plans reminding them that in an emergency situation, the Centers for Medicare and Medicaid Services (CMS) can and will waive plan restrictions such as prior authorization requirements or out-of-network charges that could impact Medicare Advantage Plan beneficiaries' ability to get timely medical care during or after an evacuation.

A tremendous amount of time and effort goes into planning for natural disasters at the state level as well. When a hurricane threatens the coast of South Carolina, or another type of natural disaster strikes in our state, employees and assets from numerous state agencies are called up to respond under the state's emergency response plan, including staff of the Lieutenant Governor's Office on Aging. In addition to helping in the State Emergency Operations Center, our office also has plans in place to help local organizations such as county councils on aging that provide critical services such as home-delivered meals to seniors get back up and running after a disaster.

All agencies that are a part of our state's coordinated disaster response plan will take part in an annual statewide training exercise. We do this for one very simple reason. As any good coach will tell you, you play how you practice. In other words, good planning is the key for a successful response by government, and it's also the key for your personal safety and that of your loved ones.

A good source of information about how to prepare for emergency situations in general – and hurricanes or evacuations specifically – is the annual Hurricane Guide published by the State Emergency Management Division.

Another is the two-page brochure called "Preparing Makes Sense for Older Americans, Get Ready Now" developed by the Department of Homeland Security with the help of AARP, the American Red Cross and the National Organization on Disability. You can call 1-800-BE-READY to get a copy, or, if you have access to a computer, download a copy from the Lieutenant Governor's Office on Aging web site at the following URL:

<http://www.aging.sc.gov/docs/DisasterPrep-Brochure.pdf> (the free Adobe PDF reader is required to download the brochure from the Internet).

The bottom line is that knowing ahead of time what you will do, where you will go and whom you will be able to count on for help is crucial. Waiting to the last minute to decide what you're going to do and how you're going to do it in the event of an emergency is a recipe for disaster for seniors.

Even in the best of circumstances, a full-scale coastal evacuation can mean hours stuck in traffic and a stay in a crowded emergency shelter. For some older folks, that may not be a viable option.

I would encourage everyone with older loved ones to talk with them about your family's personal disaster plan and make sure they are prepared before we get into the heart of the hurricane season.

Andre Bauer is lieutenant governor for South Carolina.

